

United States Bankruptcy Court
Southern District of New York
One Bowling Green
New York, NY 10004-1408

February 6, 2009

Judge Drain,

I am writing to you in regard to Delphi's request to eliminate medical coverage for current and future salaried retirees. The case number is 05-44481 and the motion is 14705.

Salaried employees have dedicated themselves to the Company for many years with the understanding that benefits such as these would be a part of their retirement package. To eliminate this would cause extreme hardship on many people, including myself. We are probably about 10% of the workforce and retiree population and yet we continue to take the brunt of the cuts. Our unionized work force has not taken most of these cuts. In fact, many of these hourly workers and retirees have been transferred to General Motors thus protecting them from any Delphi cuts if they are pursued within the hourly workforce or retirees.

Over the years the salaried workforce has given up pay raises, lost cost of living increases, increased our out of pocket medical costs and co-payments, lost our medical coverage at age 65, lost matching funds to 401k plans, eliminated tuition assistance and other benefits. With all this in mind we continued to work diligently to help make Delphi a prosperous company.

In addition, as a Mechanical Engineer with an MBA, I had numerous opportunities to leave Delphi for more money. I chose to commit to the company at a lower salary due in part to the benefits. Now that is proving to have been a major mistake.

Many people, under the age of 65, have taken the early retirement, which is supposed to help reduce costs. They did not anticipate this kind of a financial impact. The company has stated that this will save over \$70 million by eliminating this coverage for about 15,000 people. That is a savings of about \$4700 annually per employee. Some people have stated they have received notices that they could continue their coverage for themselves and their family for around \$1350 per month or over \$16,000 per year! Why is there such a disparity? (I have not received a letter personally; therefore, these numbers are based on comments from others) These people may need to pursue individual insurance if these numbers are correct, though it may not be any more cost effective.

In addition, there are other people, like myself, that may also be affected by this decision. I am on medical leave (since September 2006). I have a severe problem with my spine. Over 45% of my disks are partially or completely disintegrated. Technology has not progressed enough to fix this problem. I have had some surgery and will require more as

the technology becomes more advanced. Medical retirement may be required in the future. Would this also apply to medical retirees? Obtaining medical coverage for a pre-existing condition is extremely expensive if even attainable.

I am not telling you this to bore you, instead to let you know that there are people like myself that, if this applies to us, will not be able to obtain individual insurance. I am 53 years old, have applied for Social Security and the case is pending.

I also believe that Delphi will probably pursue "Bailout Money" from the Federal Government. My tax dollars, going to help the company, does not bother me. However, I cannot support the cuts to our benefits as well.

With all this said, I implore you to seriously consider the affects that your decision will have on the thousands of salaried workers and retirees that dedicated their lives to the Company.

Please do not put us in this situation.

Andrew C. Gregos
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